UNITED STATES DISTRICT COURT FOR THE DISTRICT OF MASSACHUSETTS

WILLIAM P. CHERNICOFF,	
Plaintiff,)
v. NCO FINANCIAL SYSTEMS, INC.; LOVELACE HEALTH SYSTEMS; EQUIFAX INFORMATION SERVICES, INC.; TRANS UNION CORPORATION; and EXPERIAN NAT'L ASSISTANCE CENTER,	C.A. No: 04-10073-NG)))))
Defendants.)

RULE 16.1(D)(3) CERTIFICATION

We hereby certify that we have conferred with Trans Union LLC, its authorized representatives, and/or regional litigation counsel with a view to establishing a budget for the costs of conducting the full course and various alternative courses of litigation and to consider the resolution of the litigation through the use of alternative dispute resolution programs such as those outlined in Local Rule 16.4.

Trans Union LLC, by its attorneys,

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Dated: September 1, 2004

CERTIFICATE OF SERVICE

I, Mardic Marashian, Attorney for the Defendant Trans Union LLC, hereby certify that I have this day served, by first class mail, postage prepaid, the within Rule 16 Certification on all counsel of record as follows:

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DATED: September 1, 2004